

Debtor 1 John Albers

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio  
(State)

Case number 18-13896

## Official Form 410S2

**Notice of Postpetition Mortgage Fees, Expenses, and Charges** 12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: Wilmington Savings fund society, FSB, D/B/A

Court claim no. (if known): 9

Last 4 digits of any number you use to identify the debtor's account: 3086

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

☒ No

☐ Yes. Date of the last notice: \_\_\_\_/\_\_\_\_/\_\_\_\_

**Part 1: Itemize Postpetition Fees, Expenses, and Charges**

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case or ruled on by the bankruptcy court.

Description	Dates incurred	Amount
1. Late charges	_____	(1) \$ _____
2. Non-sufficient funds (NSF) fees	_____	(2) \$ _____
3. Attorney fees	_____	(3) \$ _____
4. Filing fees and court costs	_____	(4) \$ _____
5. Bankruptcy/Proof of claim fees	<u>11/29/2018</u>	(5) \$ <u>300.00</u>
6. Appraisal/Broker's price opinion fees	_____	(6) \$ _____
7. Property inspection fees	_____	(7) \$ _____
8. Tax advances (non-escrow)	_____	(8) \$ _____
9. Insurance advances (non-escrow)	_____	(9) \$ _____
10. Property preservation expenses. Specify: _____	_____	(10) \$ _____
11. Other. Specify: <u>410A Prep</u>	<u>11/29/2018</u>	(11) \$ <u>250.00</u>
12. Other. Specify: <u>plan review</u>	<u>11/29/2018</u>	(12) \$ <u>350.00</u>
13. Other. Specify: _____	_____	(13) \$ _____
14. Other. Specify: _____	_____	(14) \$ _____

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

Debtor 1 John Albers Case number (if known) 18-13896  
First Name Middle Name Last Name

**Part 2: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Kristin A. Zilberstein

Signature

Date 12/24/2018

Print: Kristin A. Zilberstein  
First Name Middle Name Last Name

Title Authorized Agent

Company The Law offices of Michelle Ghidotti

Address 1920 Old Tustin Ave  
Number Street  
Santa Ana, CA 92705  
City State ZIP Code

Contact phone (949) 427 - 2010

Email Kzilberstein@ghidottilaw.com

Michelle R. Ghidotti-Gonsalves, Esq. (SBN 232837)

Kristin A. Zilberstein (SBN 200041)

Jennifer R. Bergh, Esq. (SBN 305219)

LAW OFFICES OF MICHELLE GHIDOTTI

1920 Old Tustin Ave.

Santa Ana, CA 92705

Ph: (949) 427-2010

Fax: (949) 427-2732

mghidotti@ghidottilaw.com

Attorney for Creditor

Wilmington Savings Fund Society, FSB, D/B/A Christina Trust as Owner Trustee of the  
Residential Credit Opportunities Trust V

UNITED STATES BANKRUPTCY COURT

SOUTHERN DISTRICT OF OHIO (CLEVELAND)

In Re:	)	CASE NO.: 18-13896
	)	
John G. Albers,	)	CHAPTER 13
	)	
Debtors.	)	<b>CERTIFICATE OF SERVICE</b>
	)	
	)	
	)	
	)	
	)	
	)	
	)	
	)	

**CERTIFICATE OF SERVICE**

I am employed in the County of Orange, State of California. I am over the age of eighteen and not a party to the within action. My business address is: 1920 Old Tustin Ave., Santa Ana, CA 92705.

I am readily familiar with the business's practice for collection and processing of correspondence for mailing with the United States Postal Service; such correspondence would

be deposited with the United States Postal Service the same day of deposit in the ordinary course of business.

On December 24, 2018 I served the following documents described as:

- POST PETITION FEE NOTICE**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

(Via United States Mail)

<b>Debtor</b> <b>John G. Albers</b> 6478 Manila Road Goshen, OH 45122	<b>Chapter 13 Trustee</b> <b>Margaret A Burks</b> 600 Vine Street Suite 2200 Cincinnati, OH 45202
<b>Debtor's Counsel</b> <b>Brian D Flick</b> The Dann Law Firm PO Box 6031040 Cleveland, OH 44103	<b>U.S. Trustee</b> <b>Asst US Trustee (Cin)</b> Office of the US Trustee 36 East Seventh Street Suite 2030 Cincinnati, OH 45202

xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

       Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on December 24, 2018 at Santa Ana, California

/s/ Maben May  
Maben May